

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ROBERT JOSEPH BARKER
SANDRA LYNN BARKER
Debtor(s)

Case No. 08-03994

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/21/2008.
- 2) The plan was confirmed on 06/23/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/09/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/25/2009, 01/07/2011, 11/27/2012.
- 5) The case was completed on 01/14/2013.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$42,860.00.
- 10) Amount of unsecured claims discharged without payment: \$68,442.44.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$45,372.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$45,372.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,300.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,335.42
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,635.42

Attorney fees paid and disclosed by debtor: \$1,200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVENTIST HINSDALE HOSPITAL	Unsecured	650.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	3,100.00	2,757.27	2,757.27	305.64	0.00
CAPITAL ONE BANK	Unsecured	3,500.00	4,085.37	4,085.37	452.86	0.00
CARDMEMBERS SERVICES	Unsecured	1,400.00	NA	NA	0.00	0.00
CARMAX AUTO FINANCE	Secured	7,150.00	7,150.00	7,150.00	7,150.00	989.00
CARMAX AUTO FINANCE	Unsecured	NA	3,059.08	3,059.08	339.10	0.00
CBCS	Unsecured	200.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	500.00	414.75	414.75	45.98	0.00
CITIZENS BANK	Secured	6,200.00	5,696.37	5,696.37	5,696.37	627.74
CREDIT MANAGEMENT SERVICES	Unsecured	300.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	200.00	2,663.41	2,663.41	295.24	0.00
EAST BAY FUNDING	Unsecured	200.00	2,823.57	2,823.57	312.99	0.00
EAST BAY FUNDING	Unsecured	300.00	491.56	491.56	54.49	0.00
EAST BAY FUNDING	Unsecured	600.00	131.47	131.47	14.57	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	500.00	211.44	211.44	23.44	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	12,600.00	14,581.92	14,581.92	1,616.41	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	2,154.58	2,154.58	238.84	0.00
EMERGE MASTERCARD	Unsecured	2,000.00	NA	NA	0.00	0.00
HAWTHORNE CREDIT UNION	Unsecured	7,000.00	7,957.62	7,957.62	882.10	0.00
METRIS COMPANIES	Unsecured	1,250.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT INC	Unsecured	2,200.00	1,809.01	1,809.01	200.53	0.00
NATIONAL CITY BANK	Unsecured	3,100.00	NA	NA	0.00	0.00
NATIONAL CITY MORTGAGE	Secured	6,800.00	6,793.70	6,793.70	6,793.70	0.00
NATIONAL CITY MORTGAGE	Secured	NA	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	300.00	1,209.61	1,209.61	134.09	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	7,900.00	8,915.08	8,915.08	988.24	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	100.00	1,313.50	1,313.50	145.60	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	200.00	2,620.44	2,620.44	290.48	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	44.95	44.95	4.98	0.00
PROVIDIAN	Unsecured	1,700.00	NA	NA	0.00	0.00
ROGERS & HOLLAND	Secured	1,000.00	1,000.00	1,000.00	1,000.00	101.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ROGERS & HOLLAND	Unsecured	NA	3,346.01	3,346.01	370.91	0.00
US DEPARTMENT OF EDUCATION	Unsecured	8,000.00	7,750.36	7,750.36	859.13	0.00
WASHINGTON MUTUAL	Secured	NA	NA	NA	0.00	0.00
WASHINGTON MUTUAL	Secured	15,650.00	251.64	251.64	251.64	0.00
WELLS FARGO FINANCIAL INC	Unsecured	1,500.00	1,145.24	1,145.24	126.95	0.00
WEST SUBURBAN BANK	Secured	8,618.00	8,617.13	8,617.13	8,617.13	545.99
WOODRIDGE MANOR HOA	Secured	1,262.00	1,261.44	1,261.44	1,261.44	0.00
WORLD FINANCIAL NTWRK NATL B	Unsecured	2,950.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$7,045.34	\$7,045.34	\$0.00
Debt Secured by Vehicle	\$21,463.50	\$21,463.50	\$2,162.73
All Other Secured	\$2,261.44	\$2,261.44	\$101.00
TOTAL SECURED:	\$30,770.28	\$30,770.28	\$2,263.73
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$69,486.24	\$7,702.57	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,635.42</u>
Disbursements to Creditors	<u>\$40,736.58</u>
TOTAL DISBURSEMENTS :	<u>\$45,372.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/03/2013

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.